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PATENT
Attorney Docket No. 020375-002910US

Assistant Commissioner for Patents
Washington, D.C. 20231

On Oct 24, 2001

TOWNSEND and TOWNSEND and CREW LLP

By. Connie Larson

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Stephen Chin

Application No.:

Filed:

For: INTERNET-BASED MONETARY
PAYMENT SYSTEM

Examiner:

Art Unit:

PRELIMINARY AMENDMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Prior to examination of the above-referenced application, please enter the following amendments and remarks.

IN THE CLAIMS:

Please cancel claims 1-10, and add new claims 11-18 as follows.

1 11. (New) A method for transferring funds using the Internet, the
2 method comprising:
3 storing in a stored value account of a sender electronic funds that are
4 available for transfer to a recipient;

5 receiving a request at a server computer to transfer at last some of the
6 funds in the stored value account to a recipient;
7 sending the requested funds to the recipient; and
8 debiting the stored value account.

1 12. (New) A method as in claim 11, further comprising generating a
2 money order in the name of the recipient, and wherein the requested funds are sent by
3 sending the money order.

1 13. (New) A method as in claim 11, further comprising sending an e-
2 mail to the sender confirming the sending of the funds.

1 14. (New) A method as in claim 11, further comprising sending an e-
2 mail to the recipient to apprise the recipient of the funds.

1 15. (New) A method for transferring funds using the Internet, the
2 method comprising:

3 receiving a request from a sender at a server computer to transfer funds to
4 a recipient, wherein the request includes information on a payment instrument to be used
5 to pay the funds to the recipient;

6 from the server computer, sending an authorization request to charge the
7 payment instrument;

8 receiving at the server computer an authorization to charge the payment
9 instrument; and

10 providing the requested funds to the recipient.

1 16. (New) A method as in claim 15, further comprising generating a
2 money order in the name of the recipient, and wherein the requested funds are sent by
3 sending the money order.

1 17. (New) A method as in claim 15, further comprising sending an e-
2 mail to the sender confirming the sending of the funds.

18. (New) A method as in claim 15, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

CONCLUSION

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at (303) 571-4000.

Respectfully submitted,

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